



The Unheard Third 2010

The Jobs Crisis, Unemployment and Employment Trends among Low-Income New Yorkers

December 2010

Methodology

The Community Service Society designed this survey in collaboration with Lake Research Partners, who administered the survey by phone using professional interviewers. The survey was conducted from July 7 to August 8, 2010.

The survey reached a total of **1,414 New York City residents**, age 18 and older, divided into two samples:

- **900 low-income** residents (up to 200% of federal poverty standards, or FPL) comprise the first sample:
 - **508 poor** respondents, from households earning **at or below 100% FPL**
 - **392 near-poor** respondents, from households earning **101% - 200% FPL**
- **514 moderate- and higher-income** residents (above 200% FPL) comprise the second sample:
 - **312 moderate-income** respondents, from households earning **201% - 400% FPL**
 - **202 higher-income** respondents, from households earning **above 400% FPL**
- This year's survey also included an oversample of **200 cell phone** interviews among adult residents at up to 400% FPL.

Telephone numbers for the low-income sample were drawn using random digit dial (RDD) among exchanges in census tracts with an average annual income of no more than \$40,000. Telephone numbers for the higher income sample were drawn using RDD in exchanges in the remaining census tracts. The data were weighted slightly by gender, age, region, immigration status, education, and race in order to ensure that it accurately reflects the demographic configuration of these populations. In the combined totals respondents in the low - income sample were weighted down to reflect their actual proportion among all residents. Also, in the combined totals, the sample is weighted by type of phone. Interviews were conducted in English, Spanish and Chinese.

In interpreting survey results, all sample surveys are subject to possible sampling error; that is, the results of a survey may differ from those which would be obtained if the entire population were interviewed. The size of the sampling error depends upon both the total number of respondents in the survey and the percentage distribution of responses to a particular question. The margin of error for the low-income component is +/- 3.3%. The margin of error for the moderate- and higher-income component is +/-4.4%.

Jobs, Jobs, Jobs

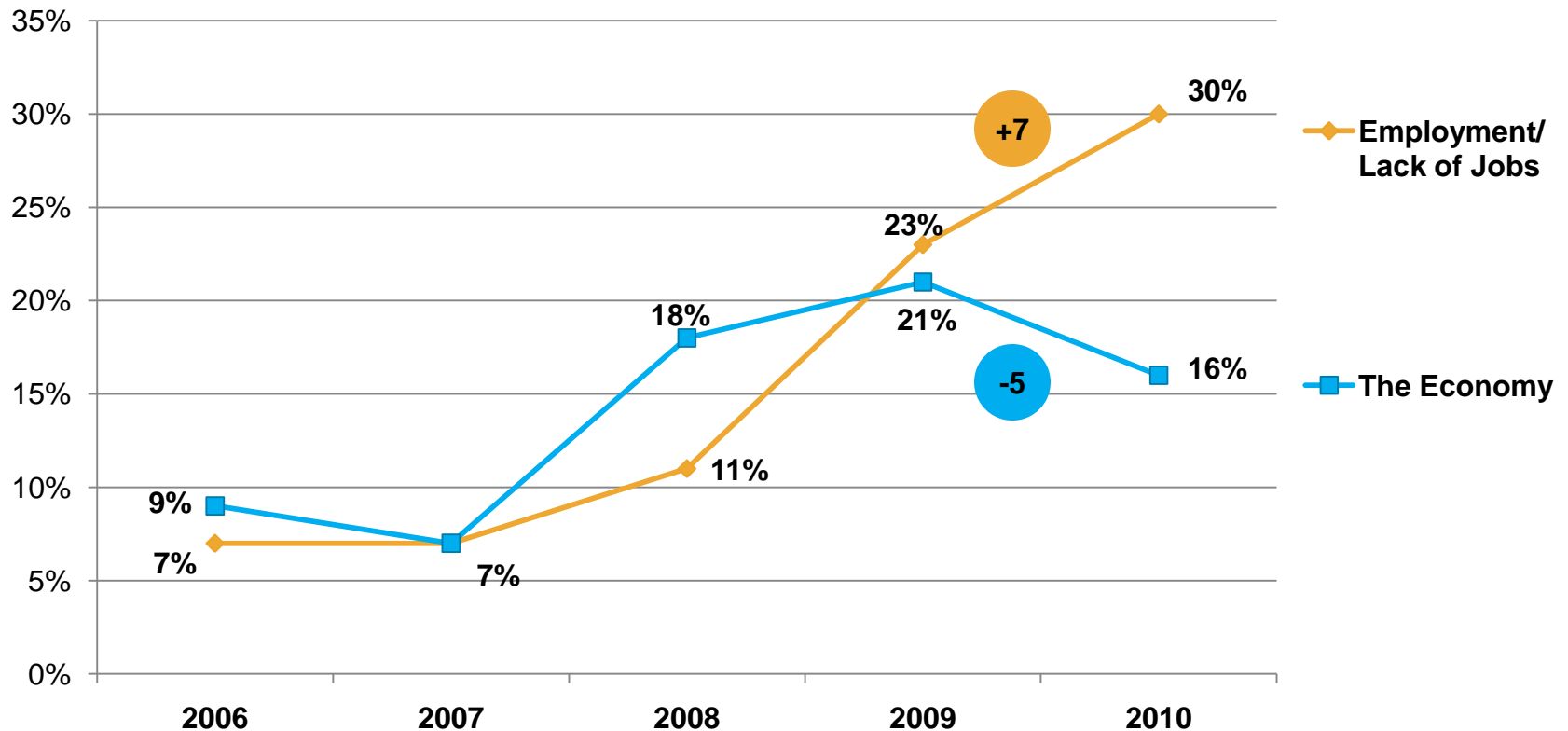
The lack of jobs has eclipsed the economy as the most important issue New Yorkers see facing the city. Low-income New Yorkers' greatest worry is finding and keeping a job, and few people at any income level see the job market improving in their communities.

New Yorkers say the biggest problem in the city today is the lack of jobs/employment. More than half of low-income respondents cite either the lack of jobs or the economy as the top issue.

Biggest Problem Facing NYC Today (volunteered responses)			
	≤200% FPL	201-400% FPL	400%+ FPL
Lack of jobs/employment	36%	29%	19%
Economy/finances/money problems	16%	18%	15%
Public safety (crime, guns, drugs, gangs, violence)	15%	14%	8%
Transportation (mass transit/subway) /infrastructure	7%	11%	11%
Housing/affordable housing	6%	5%	7%
Cost of living/ everything too expensive	6%	4%	3%
Government budget: deficits, inadequate budgets	5%	7%	10%
Education/schools	3%	8%	18%
Politics/ political affiliation	3%	3%	4%
Terrorism / Homeland Security	3%	4%	1%
Health care/insurance/prescriptions drugs	3%	3%	0%
Taxes	2%	3%	6%
Poverty/homelessness	1%	0%	4%

As the recession continues, the intense focus on jobs has eclipsed general concerns with the economy among city residents.

Biggest Problem Facing NYC: Jobs vs. The Economy

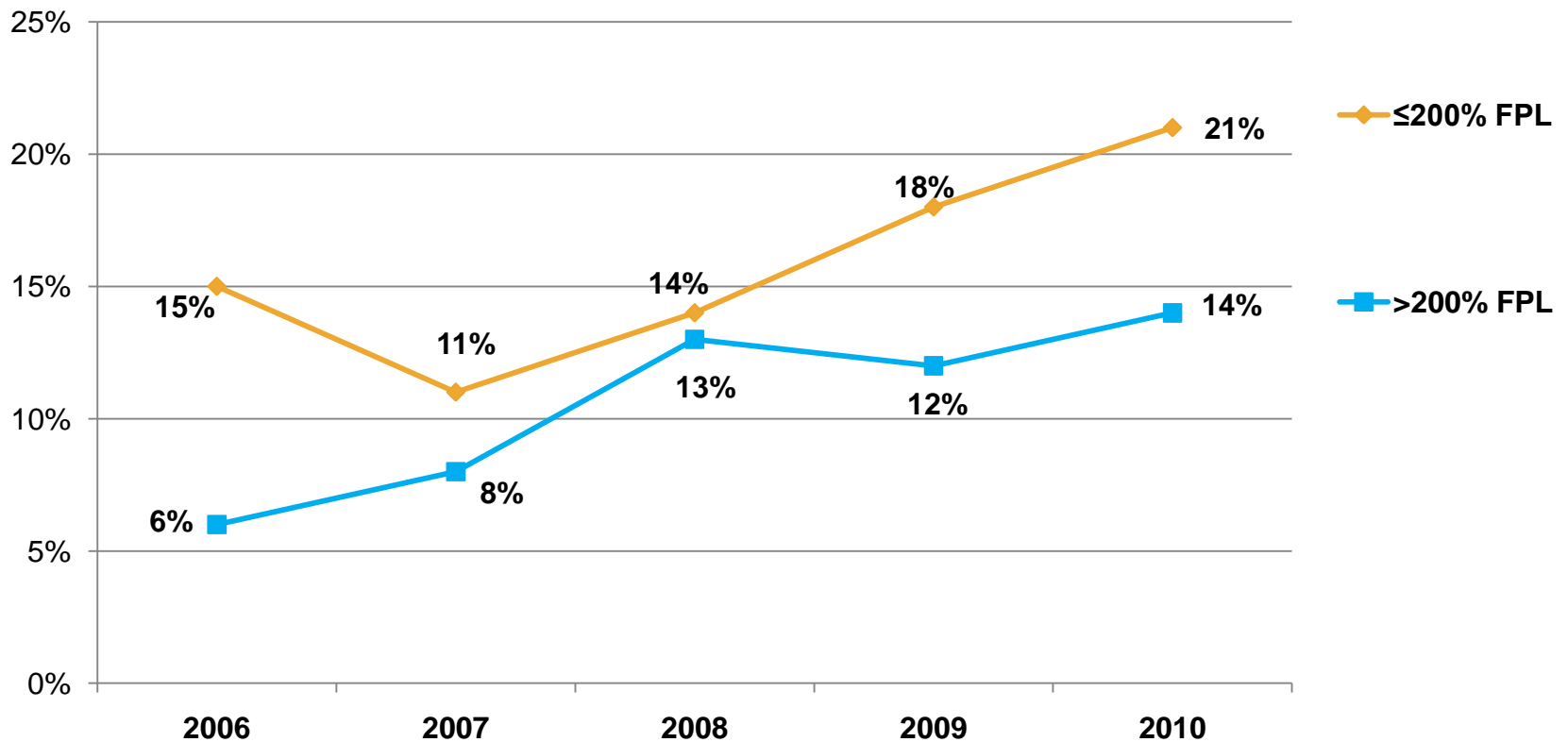


Finding or keeping a job and health care are the top two concerns for low- and moderate-income New Yorkers. Higher-income New Yorkers worry most about health care and prescription drugs as well as retirement security.

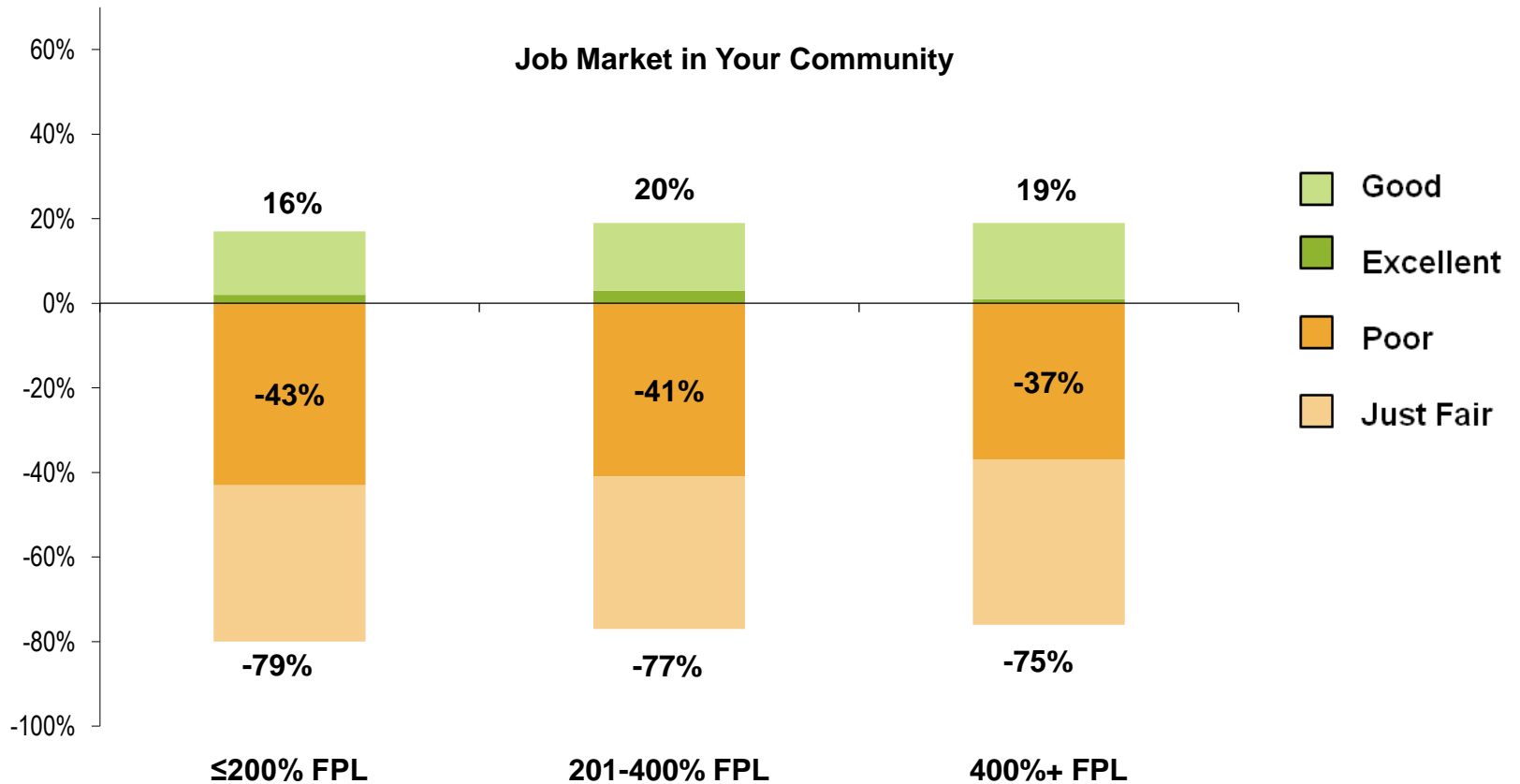
Top Personal Worry (selected from list)			
	≤200% FPL	201-400% FPL	400%+ FPL
Finding or keeping a job	21%	17%	11%
Health care and prescription drugs	16%	17%	23%
Crime, drugs and gangs	10%	11%	8%
Housing	8%	5%	6%
Retirement security	7%	9%	14%
Fear of another terrorist attack	7%	3%	7%
Schools and college tuition	6%	12%	13%
Getting enough hours to support my family	6%	7%	2%
Debts and credit card debt	4%	5%	6%
The wages and benefits at work	3%	4%	4%
Child care	2%	2%	--

Finding and keeping a job has steadily risen as the top concern of poor and near-poor city residents since 2007. It has also risen as a concern among moderate- and higher-income New Yorkers.

Biggest Personal Worry: Finding Or Keeping a Job



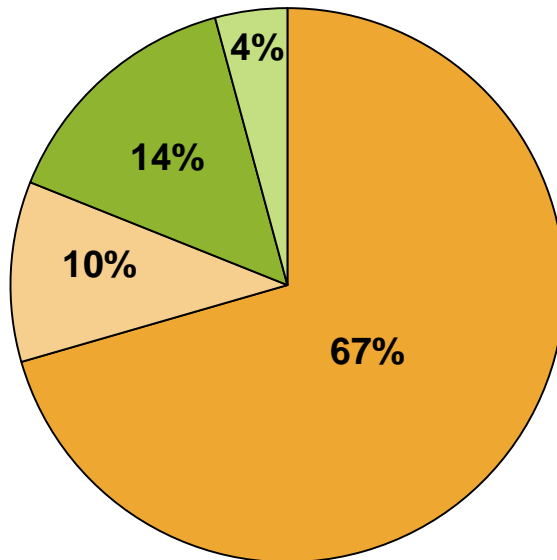
New Yorkers across income group share negative views on the job market in their communities: at least 3 in 4 New Yorkers across income think the job market is “just fair” or “poor.”



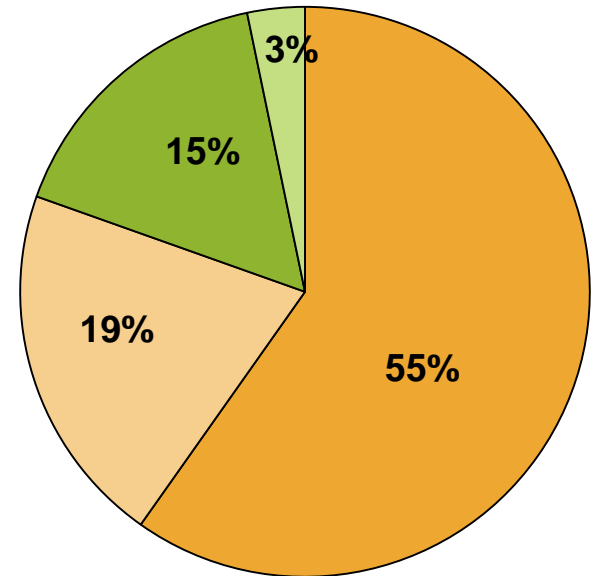
Two-thirds of low- and moderate-income and more than half of higher-income New Yorkers say the job market in their communities is bad and staying the same or even getting worse.

Job Market Outlook In Your Community

**Low- and Moderate-Income
(≤400% FPL)**



**Higher-Income
(400% + FPL)**



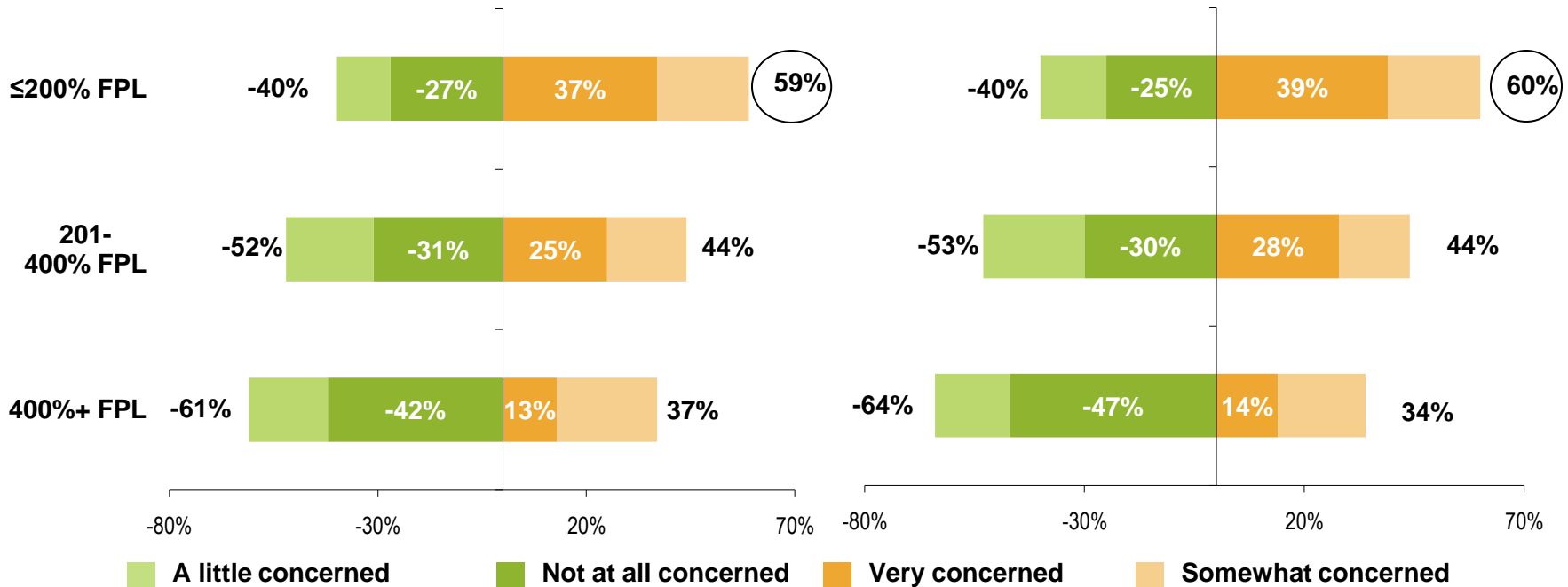
- Bad and staying the same or getting worse
- Bad but looking up
- Good and staying the same or looking up
- Good but getting worse

About 6 in 10 low-income New Yorkers worry that they or someone in their households will lose a job in the next year. The same proportion worry that they will not work enough hours to make ends meet.

Future Economic Insecurity: Employment and Underemployment

Thinking about the next 12 months, how concerned are you that you or someone in your household **will be out of a job**?

Thinking about the next 12 months, how concerned are you that you or someone in your household **will not be working enough hours to make ends meet**?

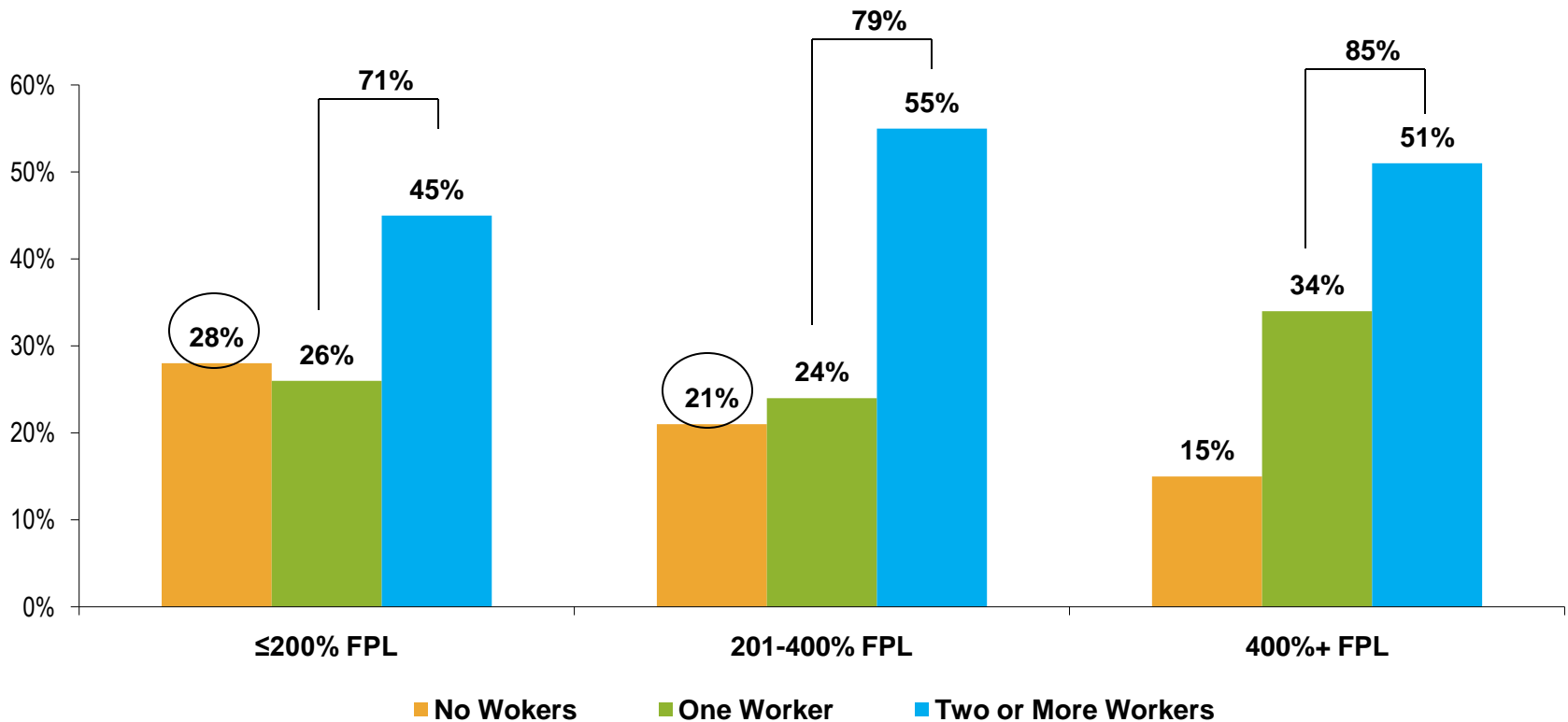


Employment Status and Work History

The poor have been hit disproportionately by unemployment, and still report high levels of job loss and reductions. The vast majority of low-income part-time workers would work more hours if they could. This year, more poor workers say their work histories have been marked by underemployment and long stretches of unemployment.

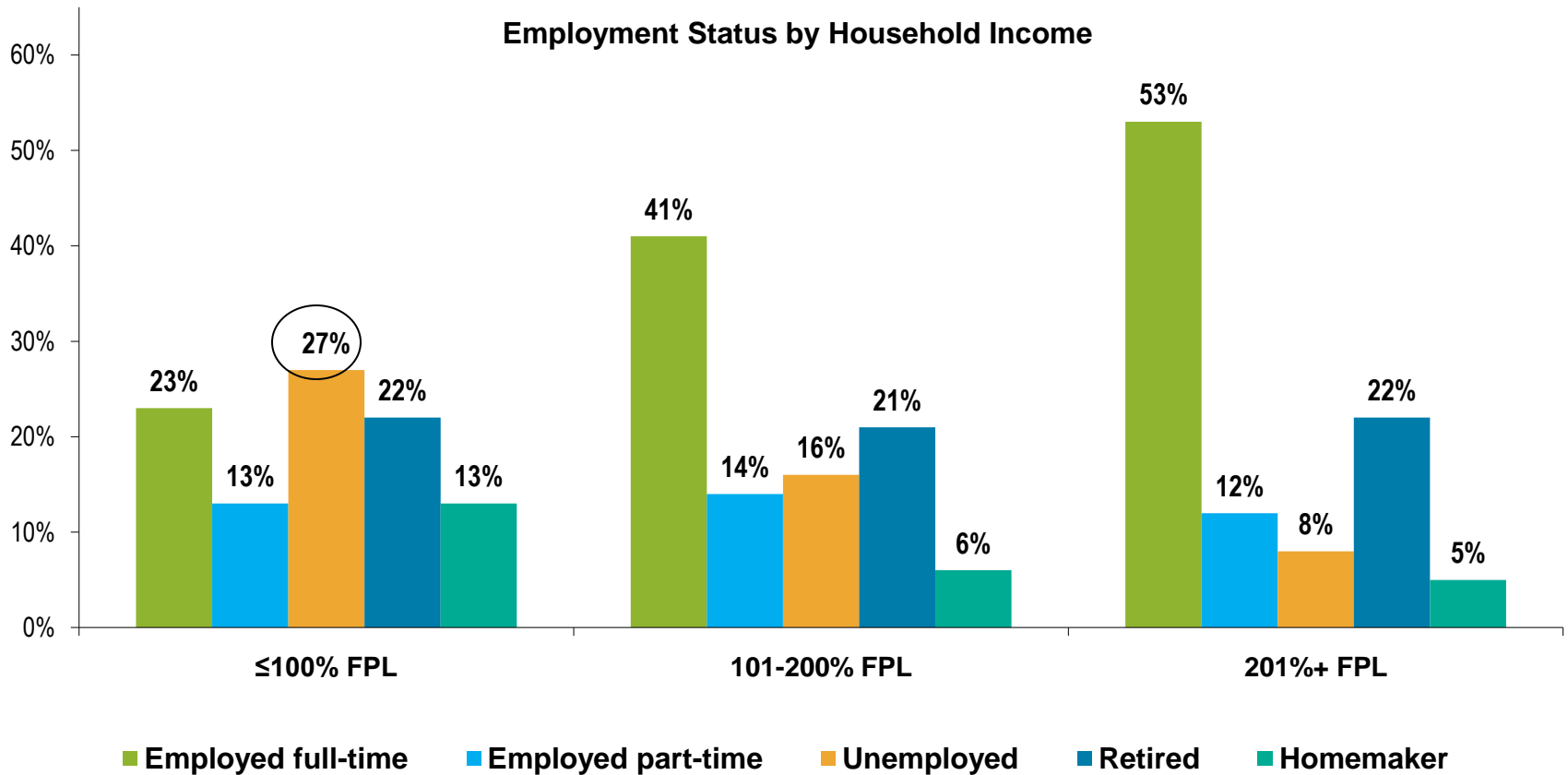
Over 1 in 4 low-income and 1 in 5 moderate-income New Yorkers live in a household where no one is currently working for pay, compared to 15 percent of higher-income households. The vast majority of households across income includes one or more workers.

Total Number of Workers in Household



† Numbers do not sum exactly due to rounding

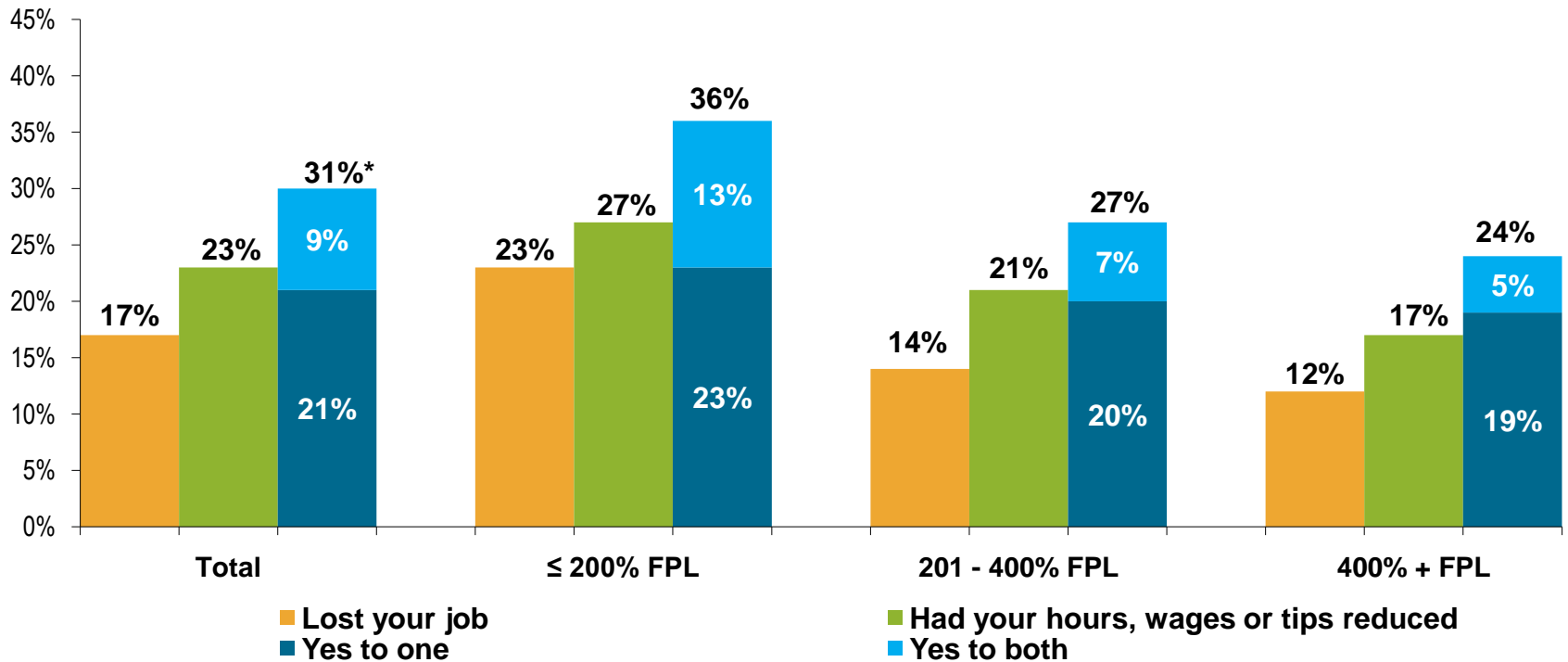
Unemployment is most pronounced among the poor—27 percent of respondents from households earning at or below the federal poverty level report being unemployed.



† Excludes full-time students

Job losses and reductions have disproportionately hit low-income workers. Close to 1 in 4 low-income respondents—23 percent—reported losing a job in the past year.

Employment Hardships by Household Income



*Numbers don't add exactly due to rounding

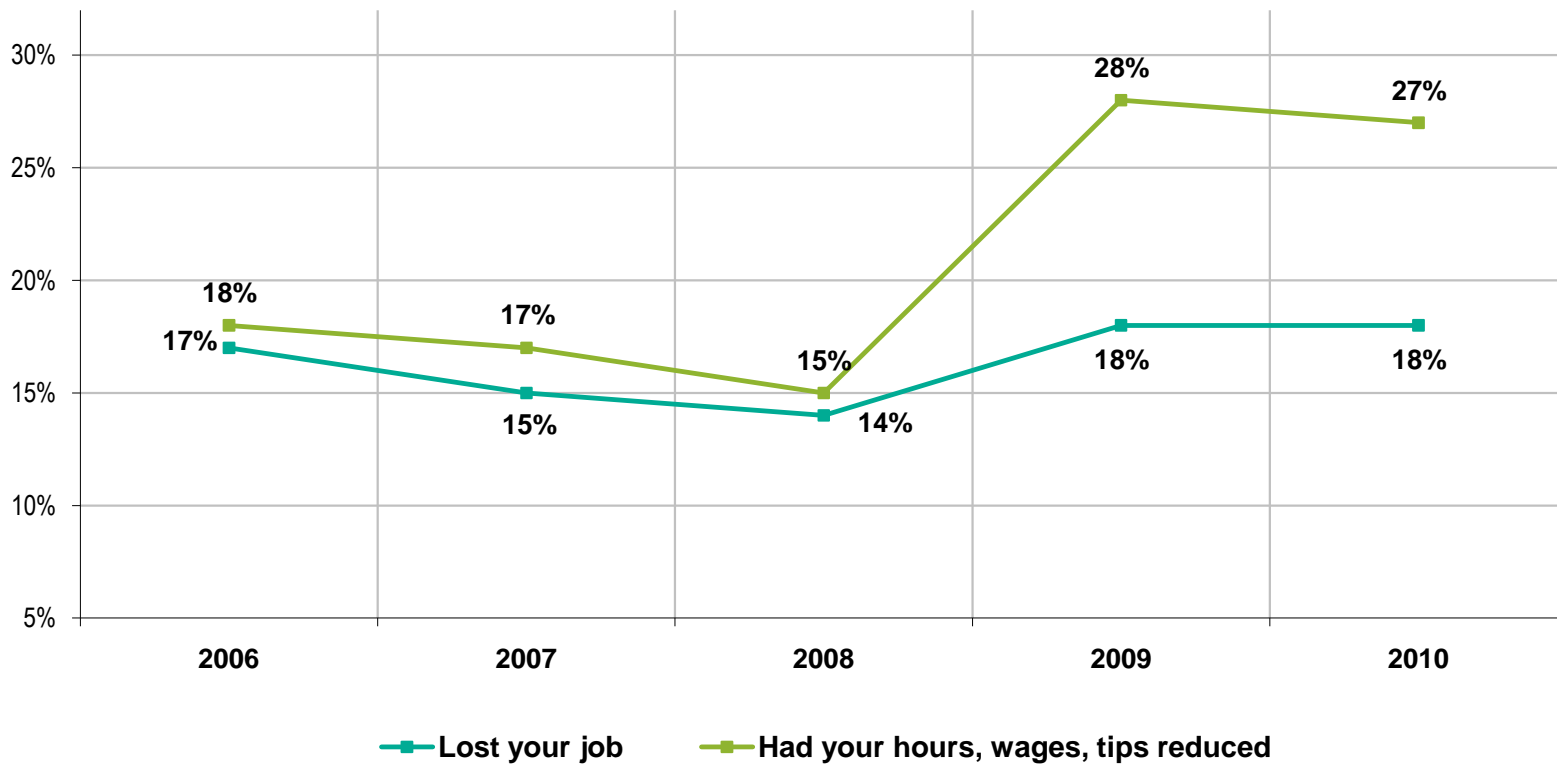
Among New Yorkers living in poverty, job loss and reductions in hours, wages, or tips remain at or above 2009's elevated levels.

Employment Hardships Among Respondents $\leq 100\%$ FPL



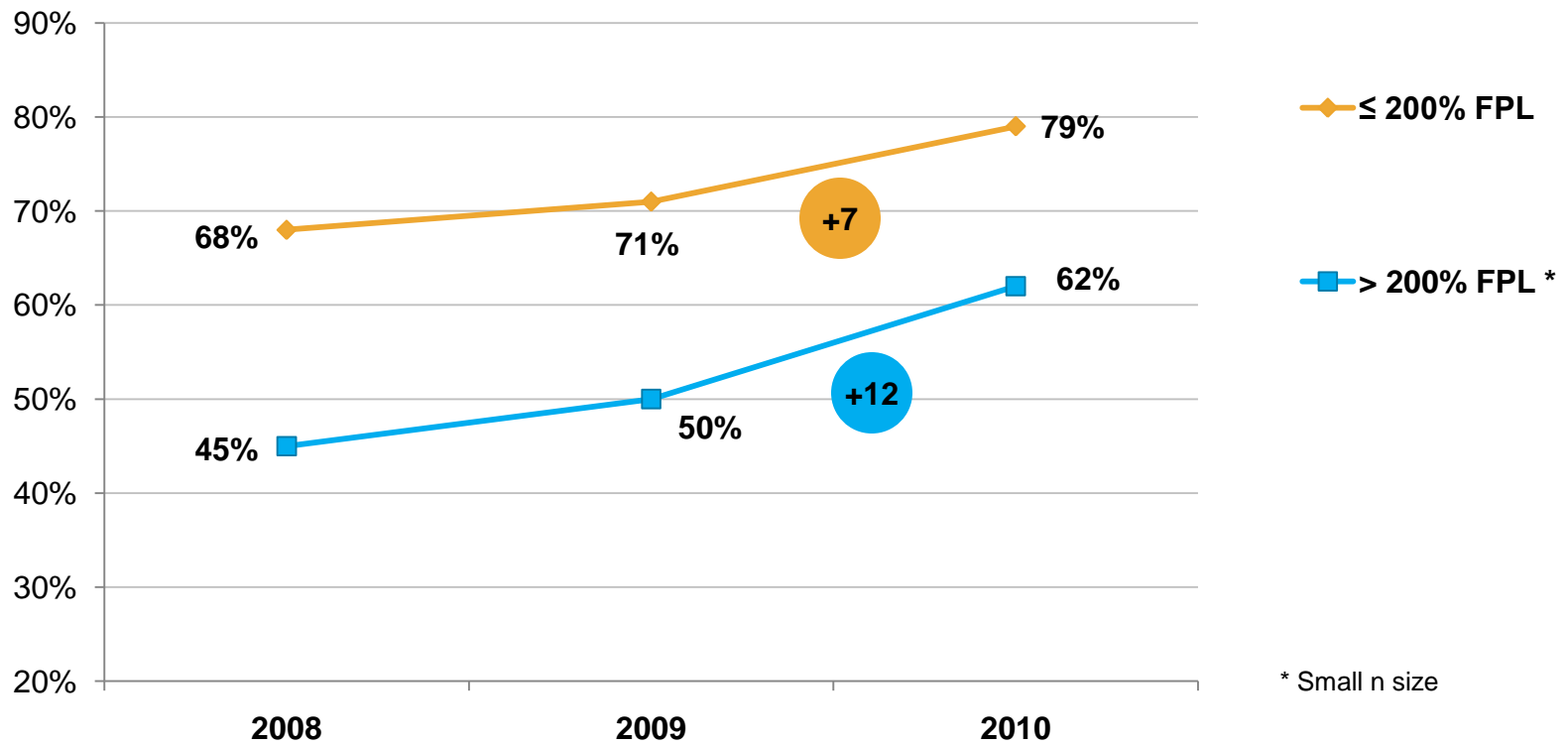
Among New Yorkers living just above poverty, job loss and reductions in hours, wages, or tips also remain at the high levels reported in 2009.

Employment Hardships Among Respondents 101-200% FPL

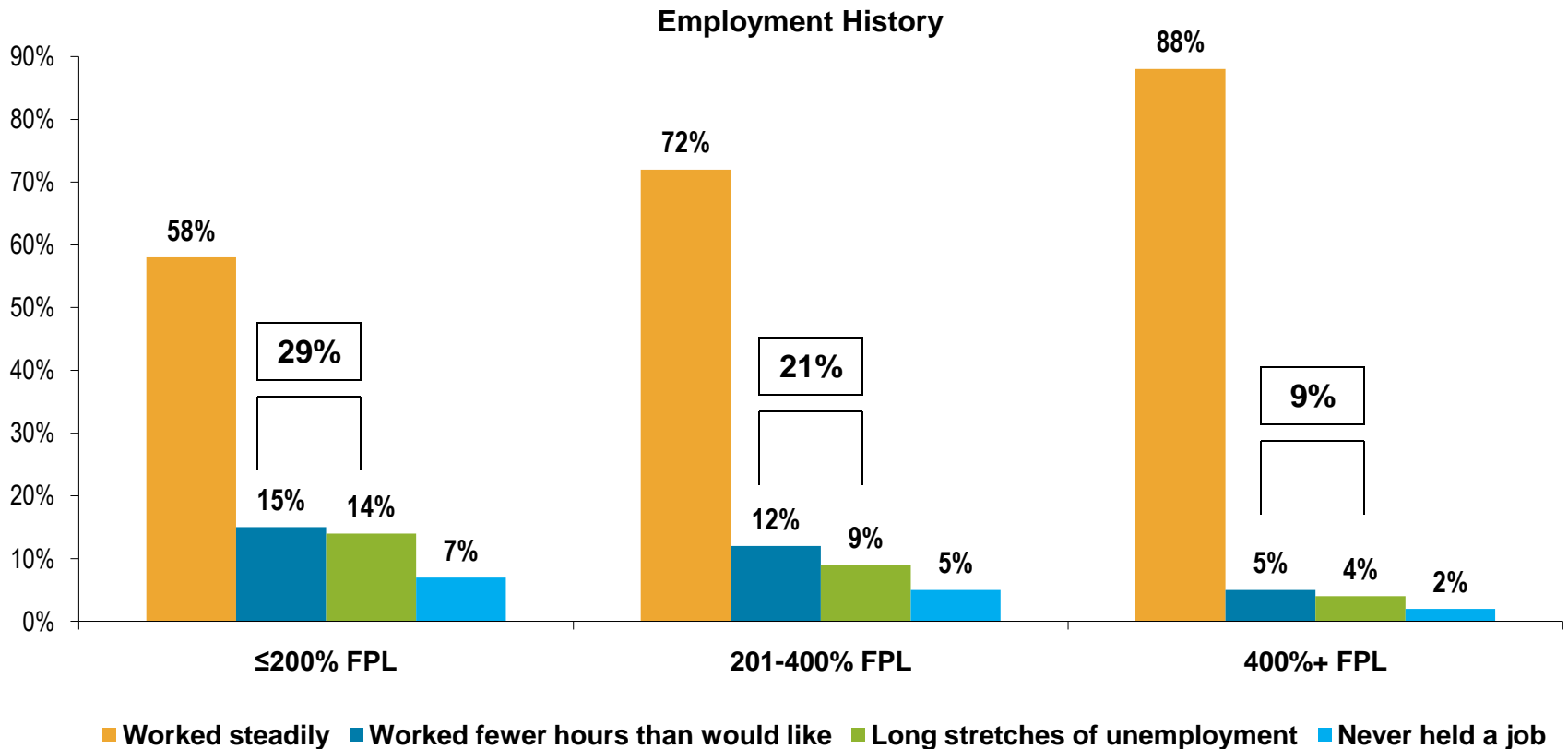


Almost 8 in 10 low-income and 6 in 10 higher-income, part-time employees want to work more hours. The share of part-time workers who want to work more has increased since 2008, and especially in the past year.

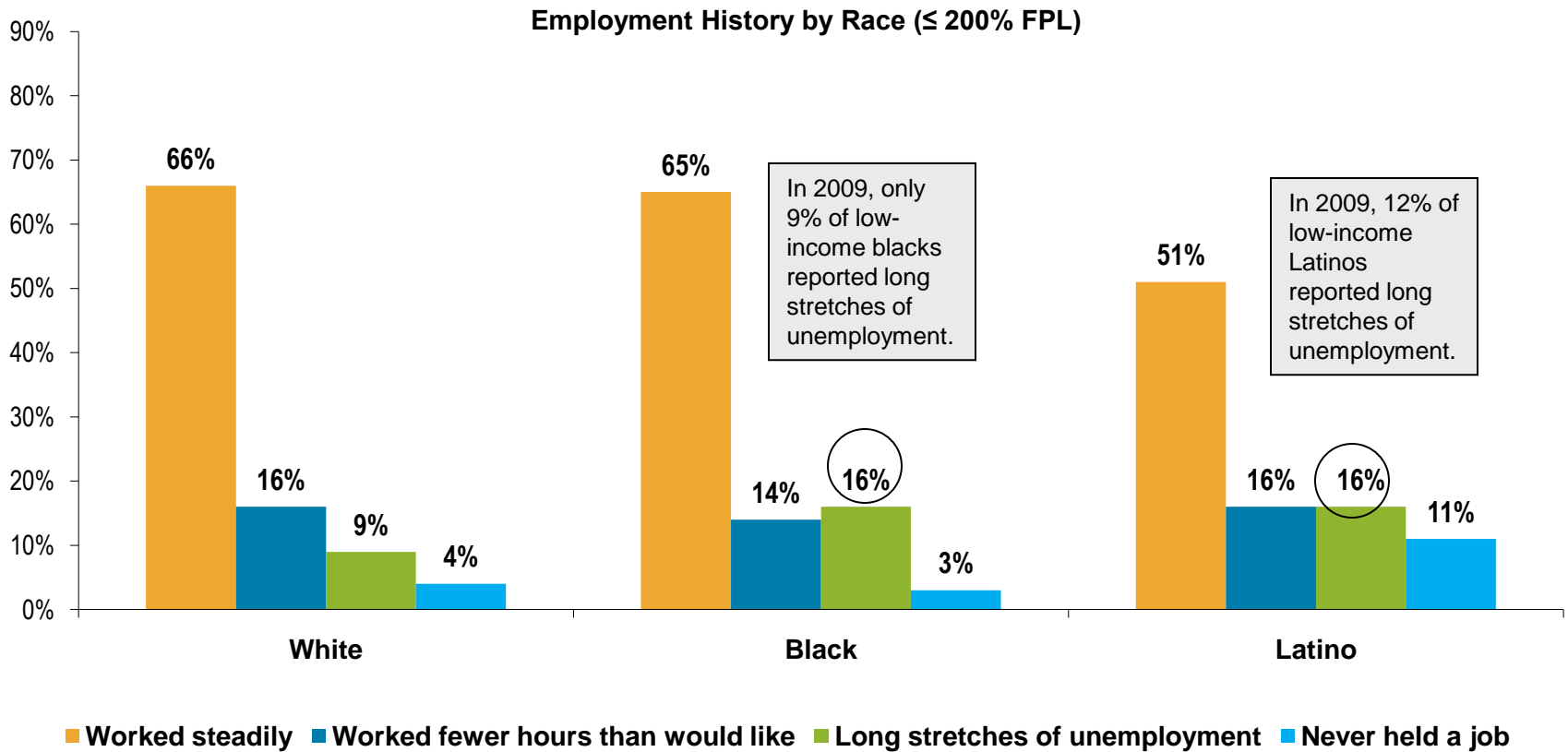
Part-Time Workers who Want to Work More Hours



Nearly three in ten low-income residents and two in ten with moderate incomes describe their employment history since leaving school as either working fewer hours than they would like or plagued by long stretches of unemployment.



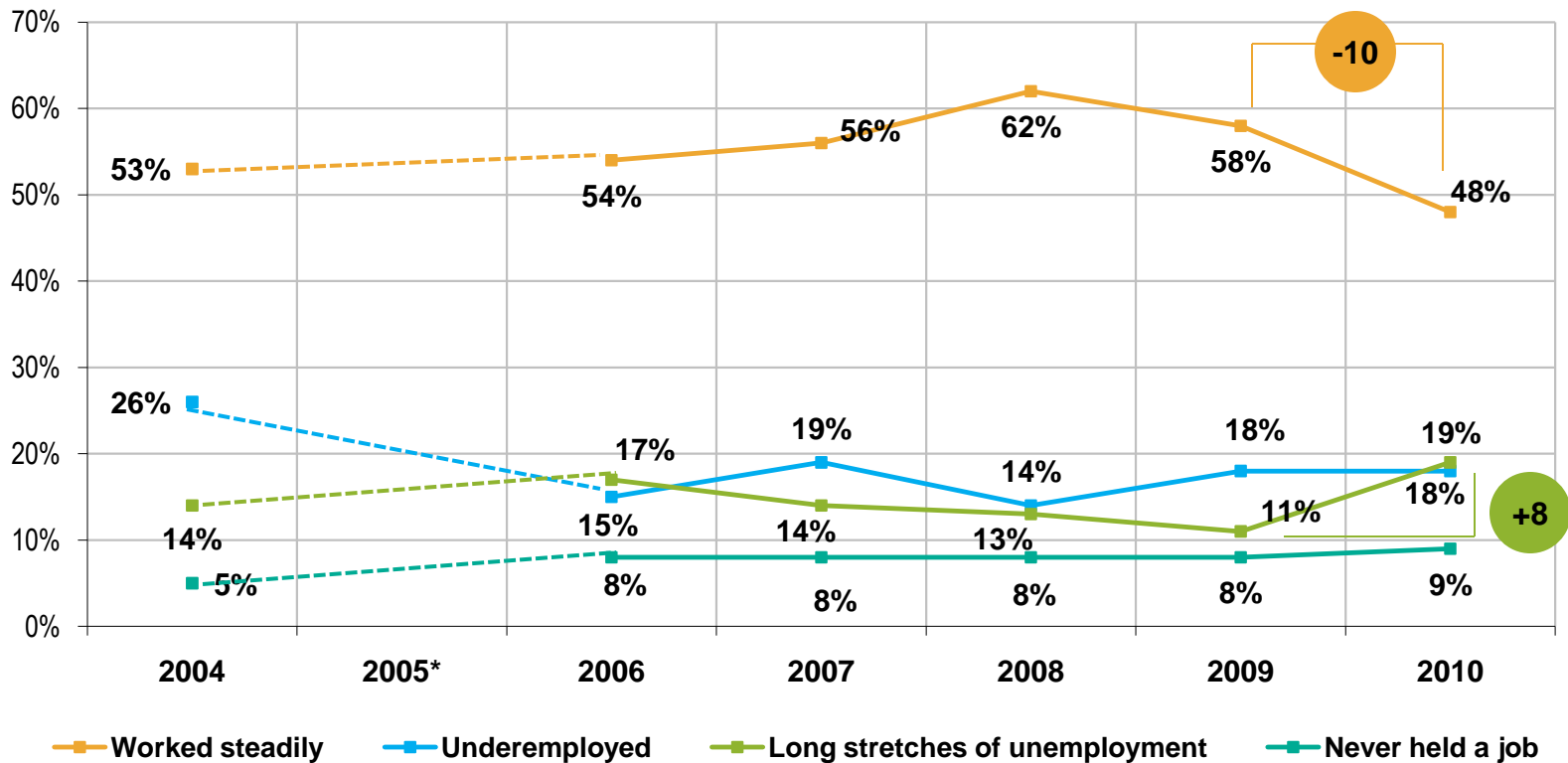
Low-income blacks and Latinos are almost twice as likely as low-income whites to have experienced long stretches of unemployment.



New Yorkers living at 100% FPL or below are less likely to say they have been working steadily than in 2009, and more likely to describe their employment history as plagued by long stretches of unemployment.

Unlike those below the poverty line, the work histories of New Yorkers near poverty (101-200% FPL) remained steady from 2009.

Employment History for Poor Respondents (≤100% FPL)



Unemployment and the Job Hunt

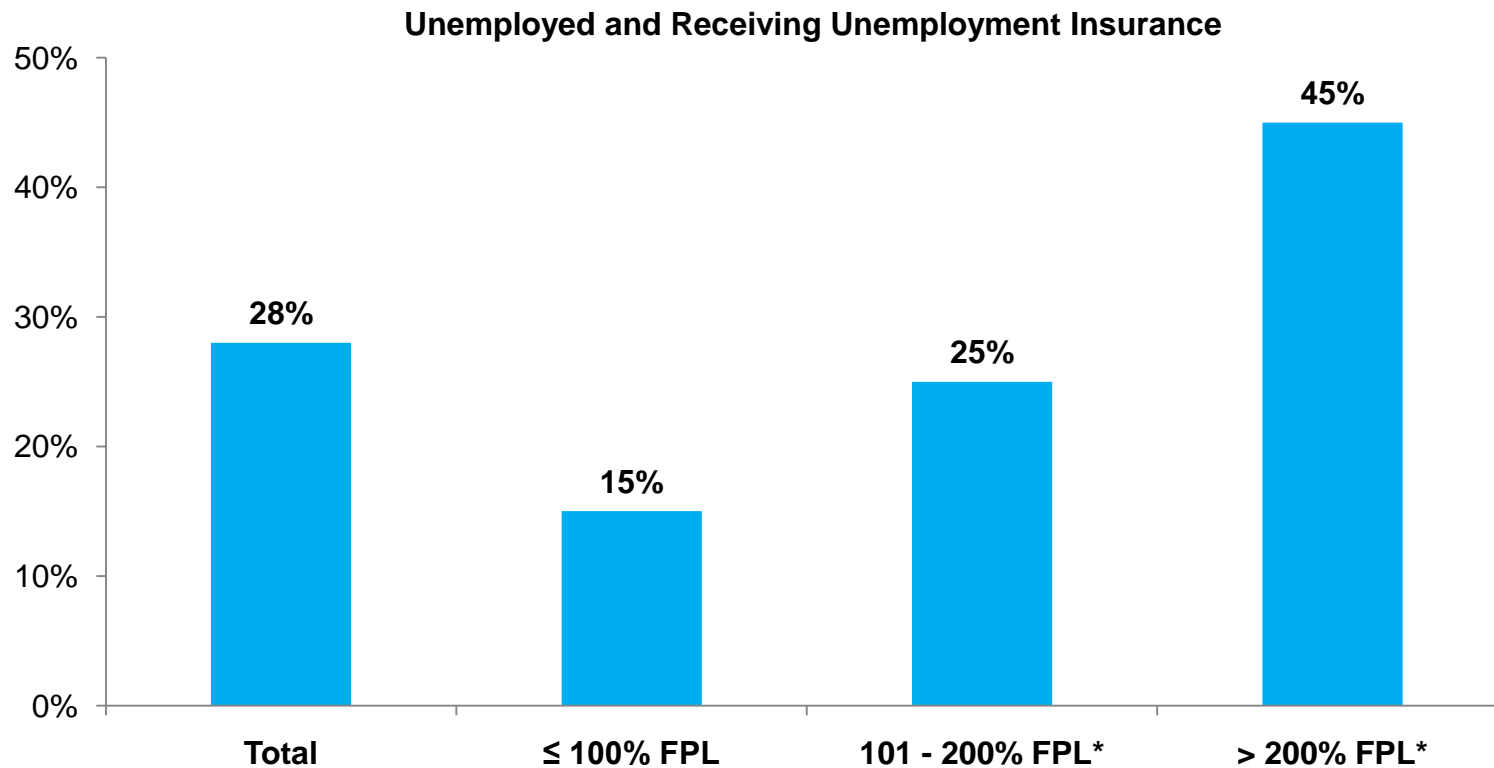
Low-income unemployed workers are disproportionately hit by long-term unemployment. The poor job market continues to be the biggest obstacle in New Yorkers' search for employment, but most of the unemployed are still actively searching.

Two-thirds of unemployed, low-income New Yorkers have been out of work for more than a year, with 31 percent reporting they have been jobless for 3 years or more.



* Small n size + Excluding those who say they never held a job

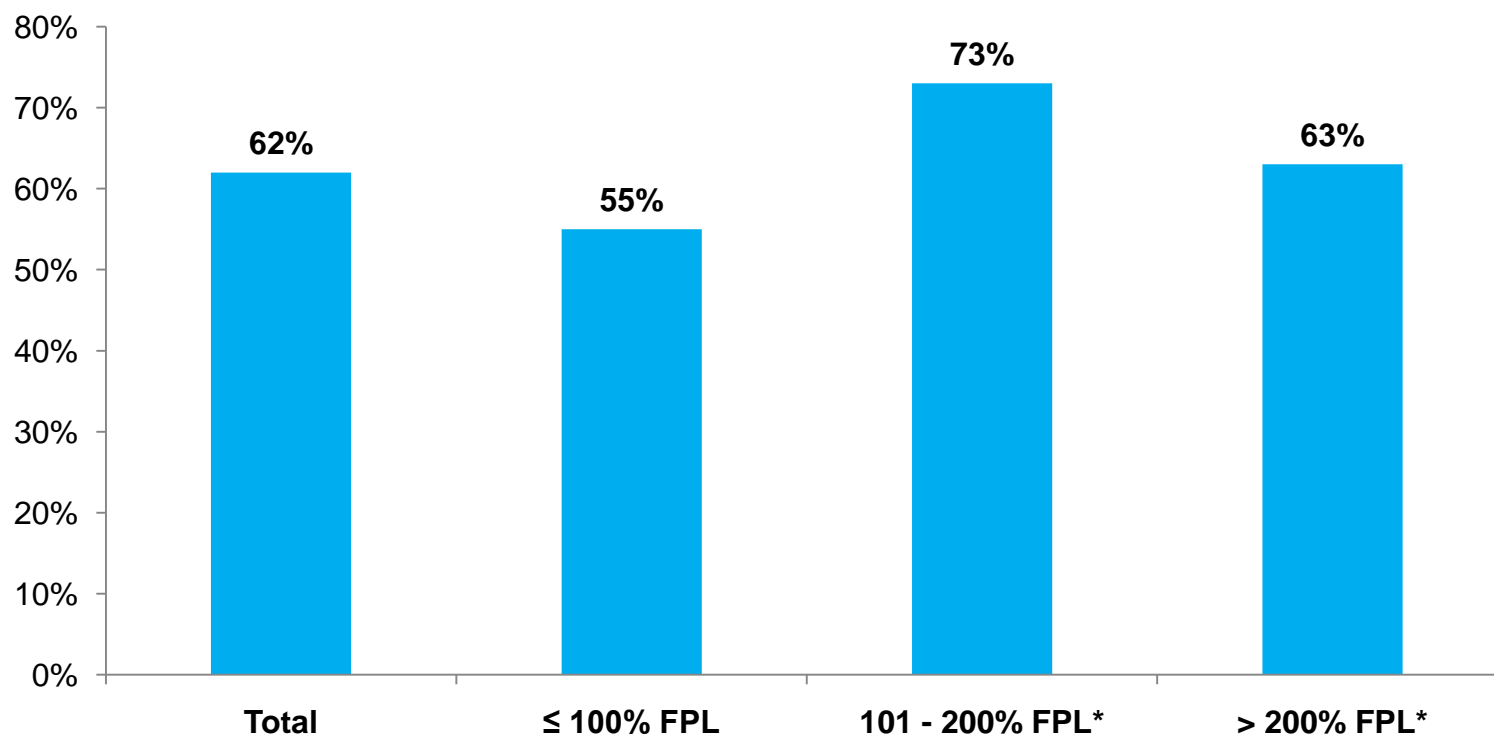
Fewer than 3 in 10 unemployed New Yorkers report receiving unemployment insurance. Jobless adults from households with lower incomes are less likely to report receiving unemployment insurance.



* Small n size

Most of those who report being unemployed in New York City are still actively looking for work.

Unemployed and Actively Looking for Work



* Small n size

The bad job market and insufficient supply of jobs is the top reason unemployed New Yorkers say finding a job has been difficult. Close to 3 in 10 of poor, unemployed New Yorkers also cite health barriers.

Top Reasons Job Search Has Been Difficult (may choose more than one)			
	≤100% FPL	101-200% FPL *	> 200% FPL *
There are not enough jobs/job market is bad	42%	42%	56%
You have health problems or a disability	29%	15%	10%
You don't know the right people	20%	27%	18%
You don't have enough education or training	19%	17%	12%
You have been out of the job market/hard to re-enter	18%	11%	17%
You don't have enough prior experience	18%	27%	19%
You don't have transportation to get to a job	11%	12%	7%
Your family responsibilities and child care	11%	11%	5%
You are afraid to lose public health insurance	8%	5%	4%
You have limited English skills	4%	8%	2%
You are having trouble because of your race or ethnicity	4%	7%	1%
You have a criminal record	4%	2%	1%

In 2009, 48% of poor respondents and 53% of near-poor respondents said the job market was the top difficulty in their job search.

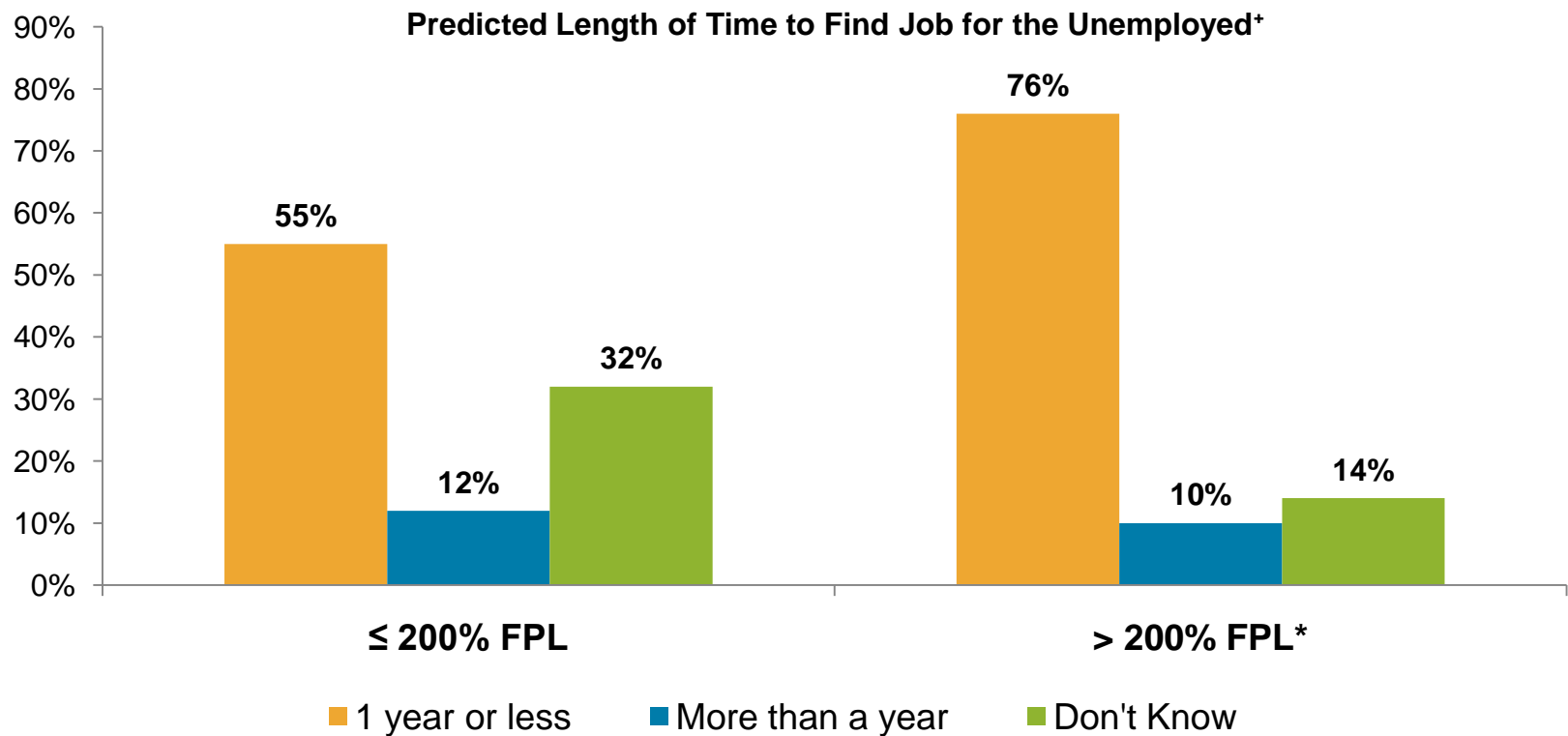
*Small n sizes

Younger, low-income New Yorkers who are unemployed are especially likely to see the poor job market as their largest obstacle. Health factors affect more older, low-income New Yorkers looking for work.

Top Reasons Job Search Has Been Difficult (may choose more than one)		
	≤200% FPL	
	Under age 50	Age 50+*
There are not enough jobs/job market is bad	49%	29%
You have health problems	16%	40%
You don't know the right people	25%	17%
You don't have enough education or training	20%	15%
You have been out of the job market/hard to re-enter	14%	18%
You don't have enough prior experience	25%	14%
You have limited English skills	7%	3%
You are having trouble because of your race or ethnicity	6%	3%
You don't have transportation to get to a job	13%	8%
Your family responsibilities and child care	13%	6%

* Small n size (N=80); Only a selection of top obstacles among low-income residents presented.

Among the unemployed, 3 in 4 moderate- and higher-income respondents think they can find a new job within a year, compared to 55 percent of low-income respondents. Close to one-third of low-income, unemployed respondents cannot even guess how long it will take to find a job.



* Small n size

+ Excluding those who say they never held a job

New Yorkers across low and moderate income bands say that lower taxes and health insurance would be the government benefits that could most help them and their families get ahead. Close to 1 in 5 poor respondents say job training would be the single best way the government could help them.

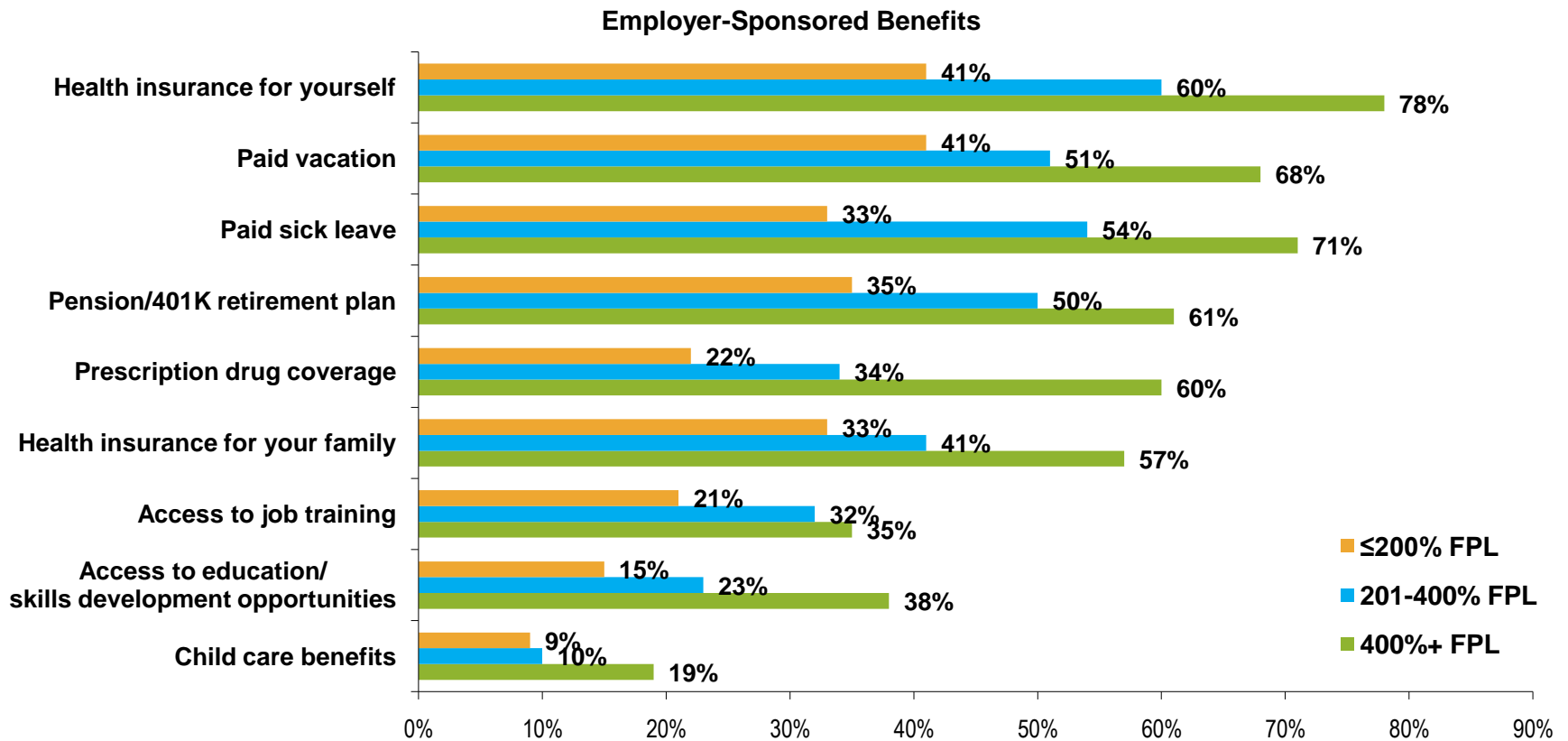
Most Important Government Benefit to Help Your Family Get Ahead (select only one)			
	≤100% FPL	101-200% FPL	201-400% FPL†
Lower taxes	17%	25%	33%
Health insurance for you and your family	19%	18%	22%
Job training	18%	14%	14%
Housing assistance	12%	10%	5%
Vocational or other higher education	11%	9%	5%
Unemployment insurance	6%	7%	5%
Basic education or GED	3%	2%	1%
English language training	4%	2%	3%
Subsidized child care	2%	4%	2%

† Not asked of 400%+ FPL

Employer-Sponsored Benefits

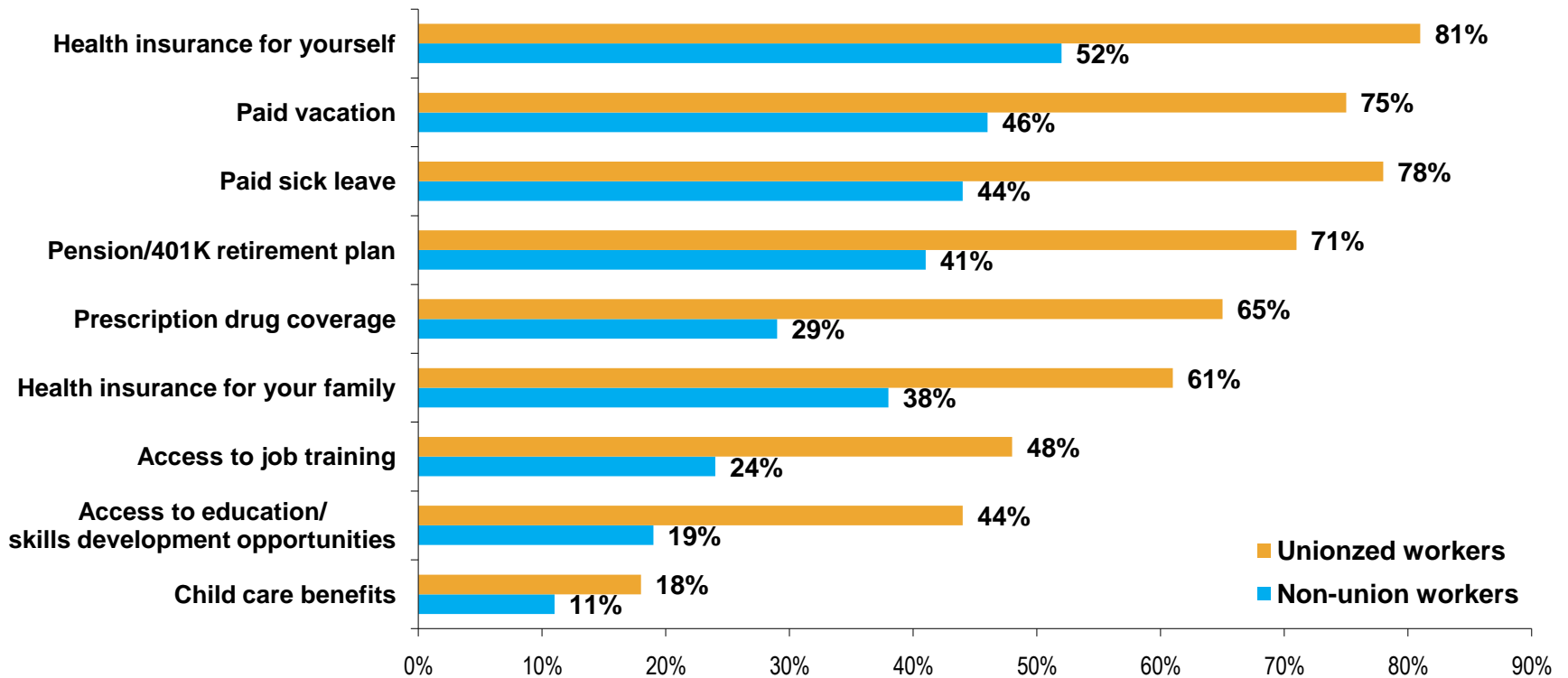
For those who are working, rates of employer-sponsored benefits have declined sharply over the past decade. Low-income and non-union workers remain the least likely to receive benefits through their jobs.

Less than half of the lowest income workers have any employer benefits, including paid sick days, paid vacation, and health insurance. The lower their income, the less likely workers are to receive employer benefits.



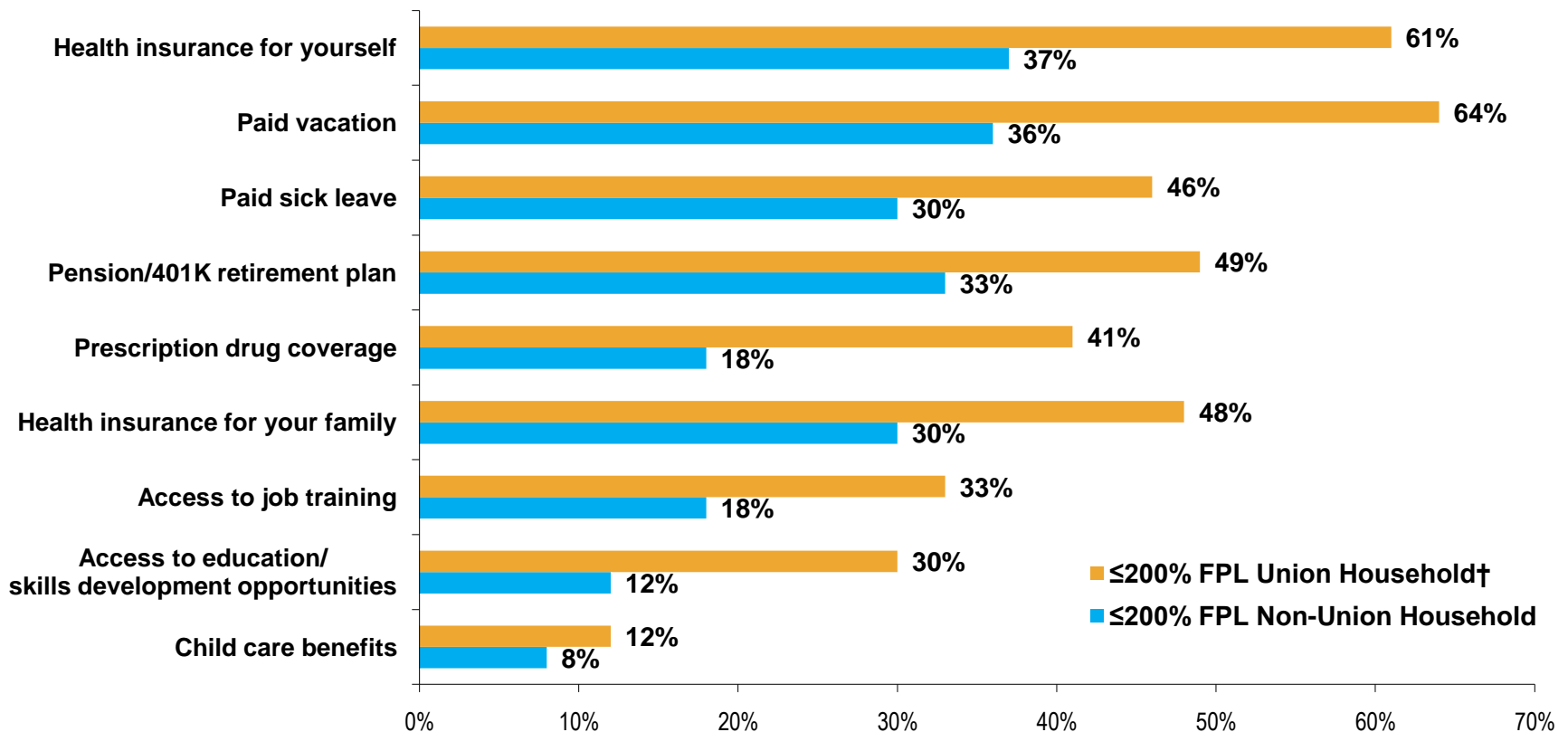
Across income level, 81 percent of unionized workers receive health insurance, compared to just over half of non-union workers. Workers in a union are far more likely than their non-union counterparts to receive benefits.

Employer-Sponsored Benefits by Worker's Union Status, All Incomes



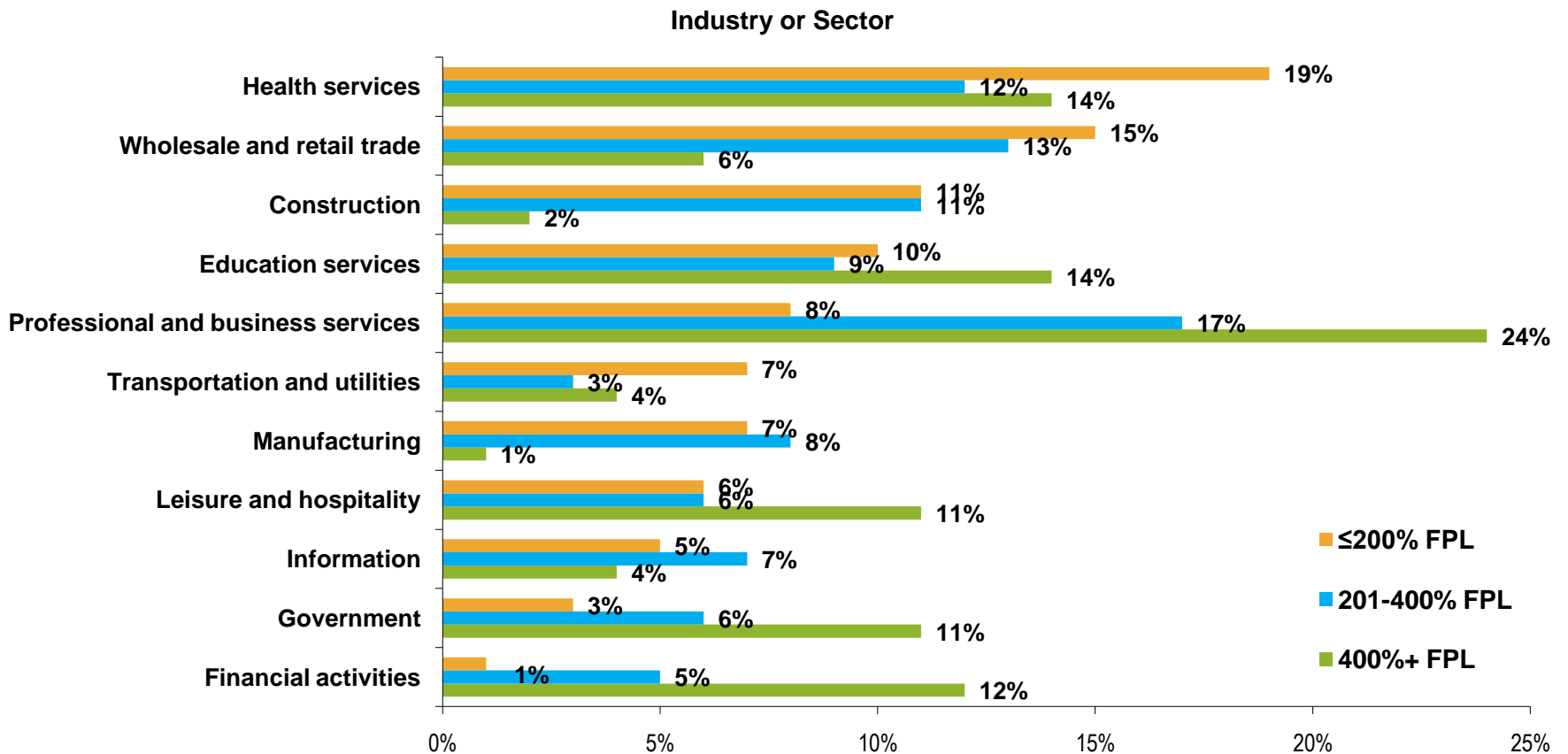
Low-income New Yorkers living in union households are considerably more likely than those in households without a union member to report receiving a range of employer-sponsored benefits.

Employer-Sponsored Benefits by Household Union Status, Low-Income

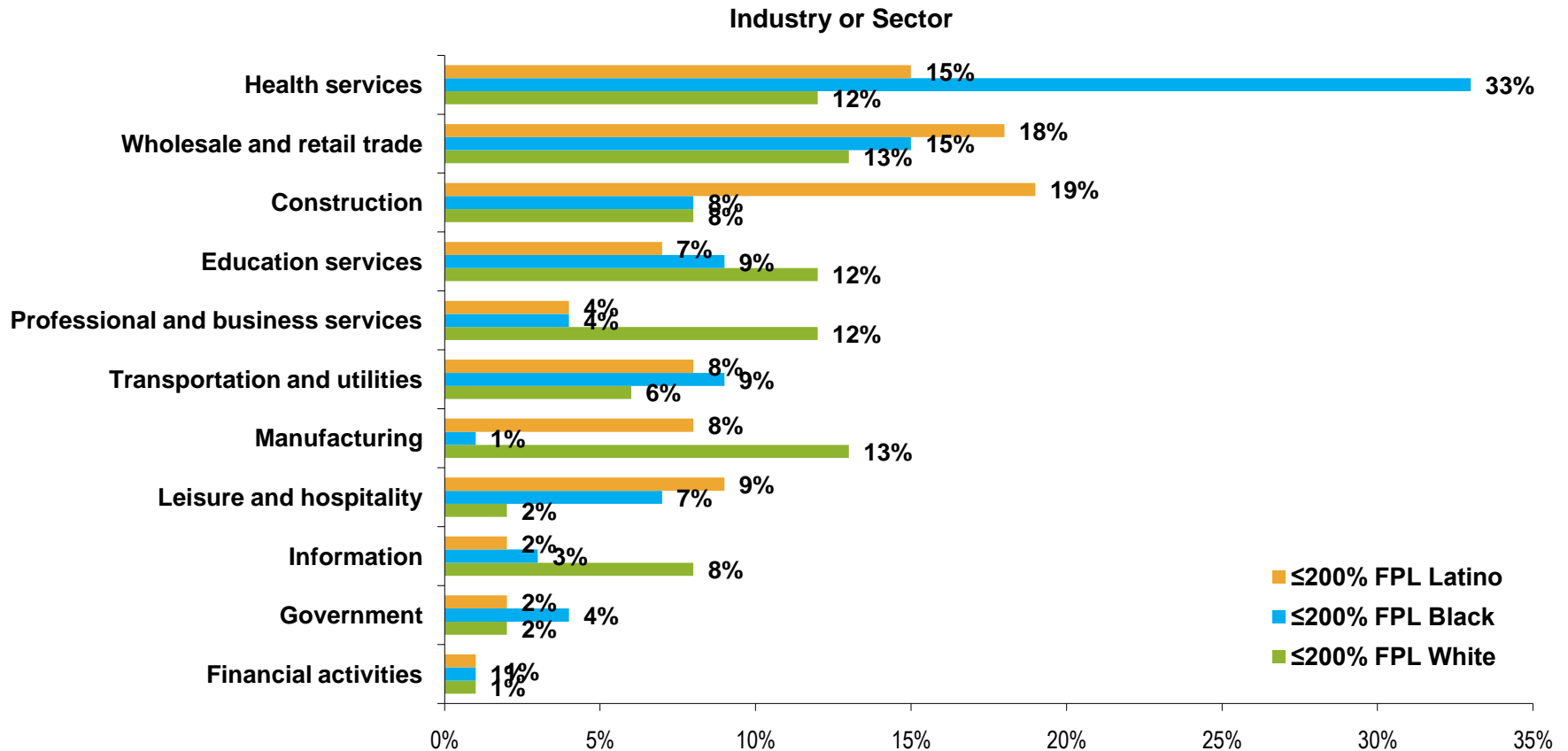


† Small n size (N=68)

The top industries for low-income workers include health services, wholesale & retail trade, and construction. Moderate- and higher-income workers are more likely than low-income workers to report working in professional and business services.

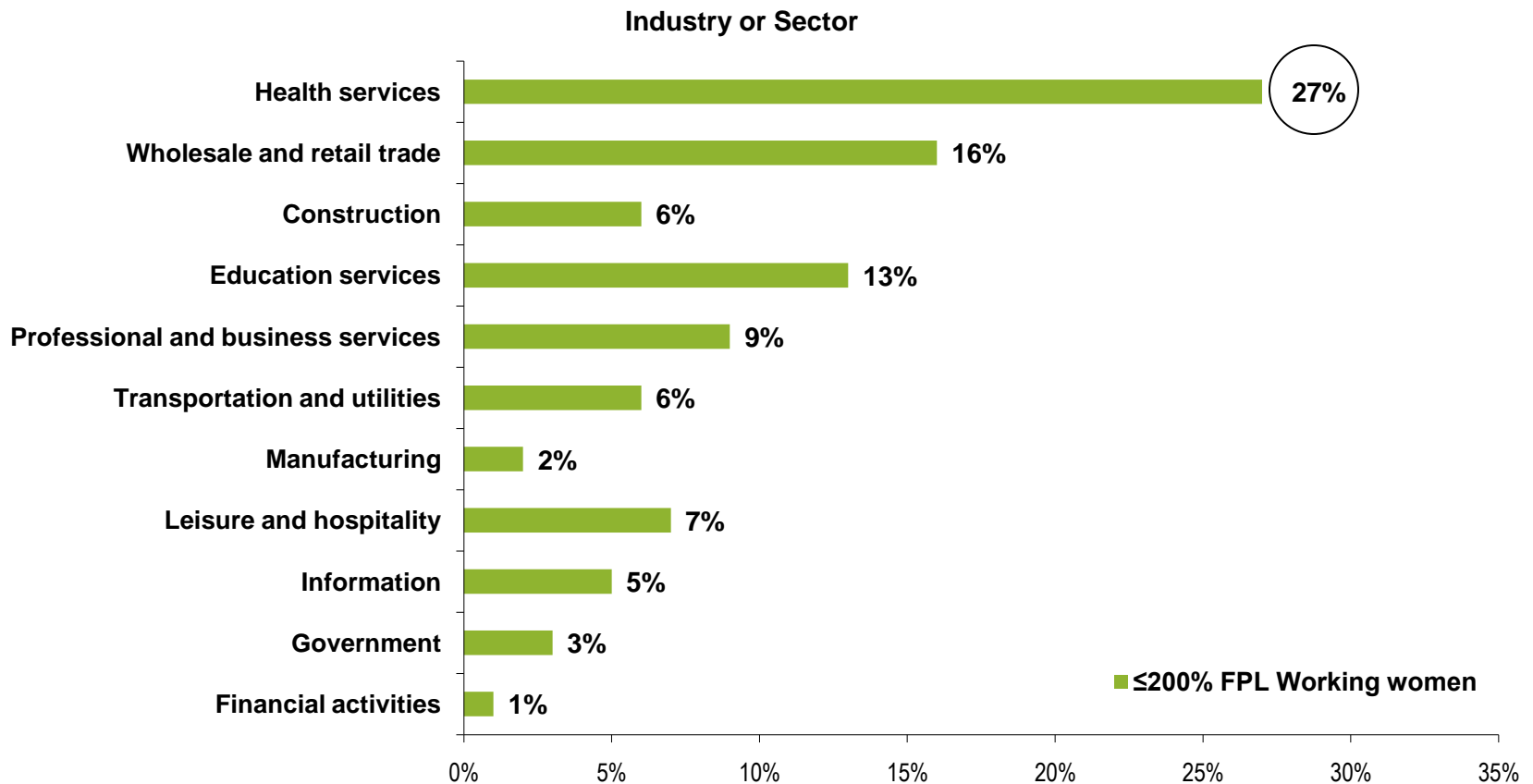


Low-income blacks are more likely to work in health services, while Latinos are more likely to be in construction and wholesale & retail trade sectors. Low-income whites are more likely to work in manufacturing, education, and professional and business services.



Low-income Asians omitted due to small N size.

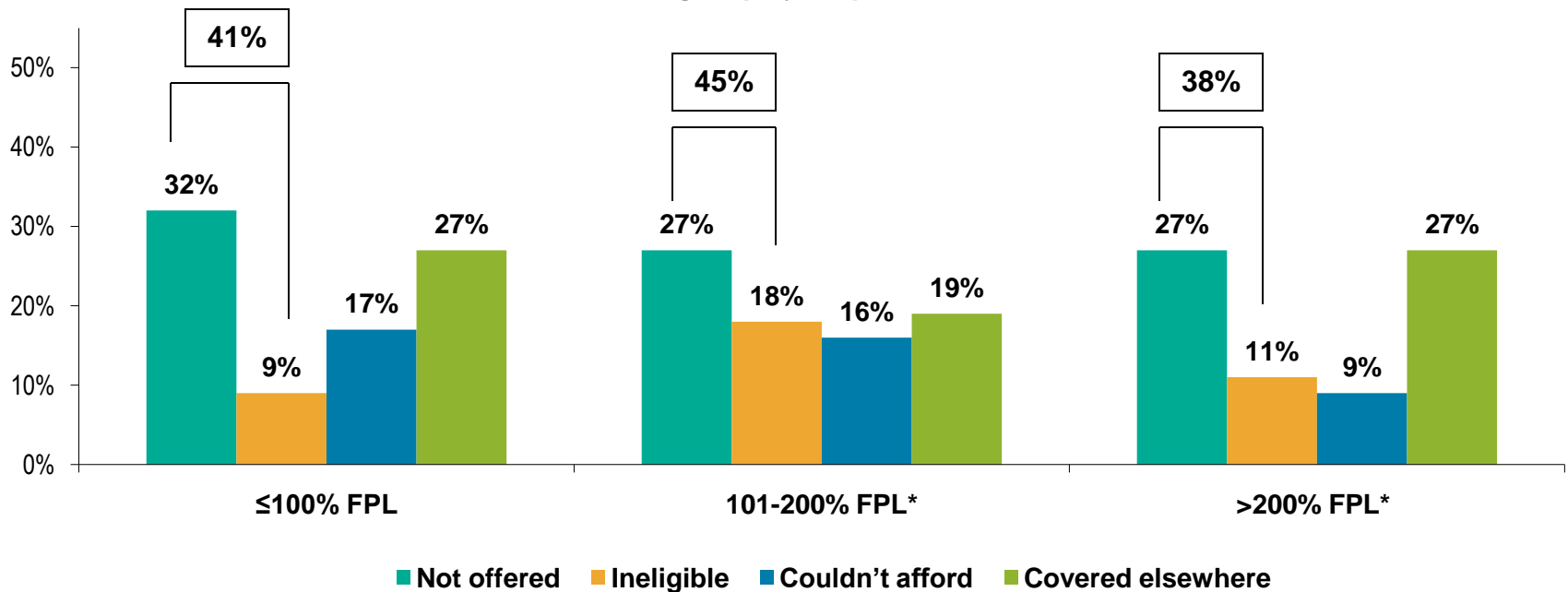
Over one-quarter of low-income working women report working in the health services sector.



More than 4 in 10 poor and near-poor workers who do not receive health insurance through their jobs say this is because it is not offered or they are ineligible. Low-income workers are almost twice as likely as moderate/higher-income workers to report that they are offered insurance but cannot afford it.

Q; You noted that you were not receiving health insurance from your employer – is this because your employer doesn't provide health insurance, because you are not eligible for the employer's health insurance plan, because you couldn't afford it, or because you were covered elsewhere?

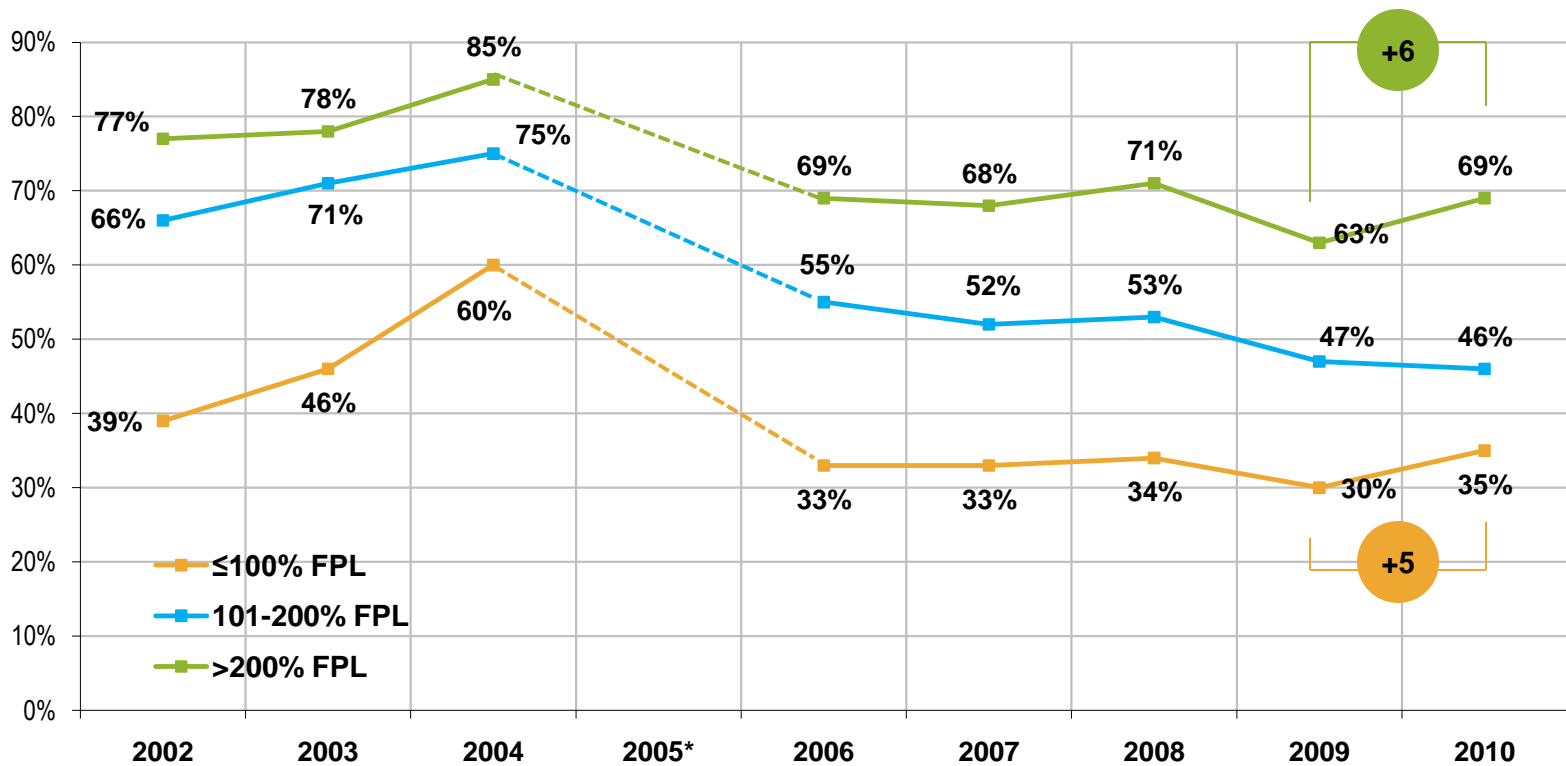
Reason for Not Receiving Employer-Sponsored Health Insurance



*Small n sizes (101-200% FPL: N=85; >200% FPL: N=87)

Workers at the poverty level and moderate-to-higher-income levels report gains in employer-sponsored health insurance for themselves, recovering from the 2009 drop-off. Overall, all income groups have lost coverage over the decade, especially workers just above poverty.

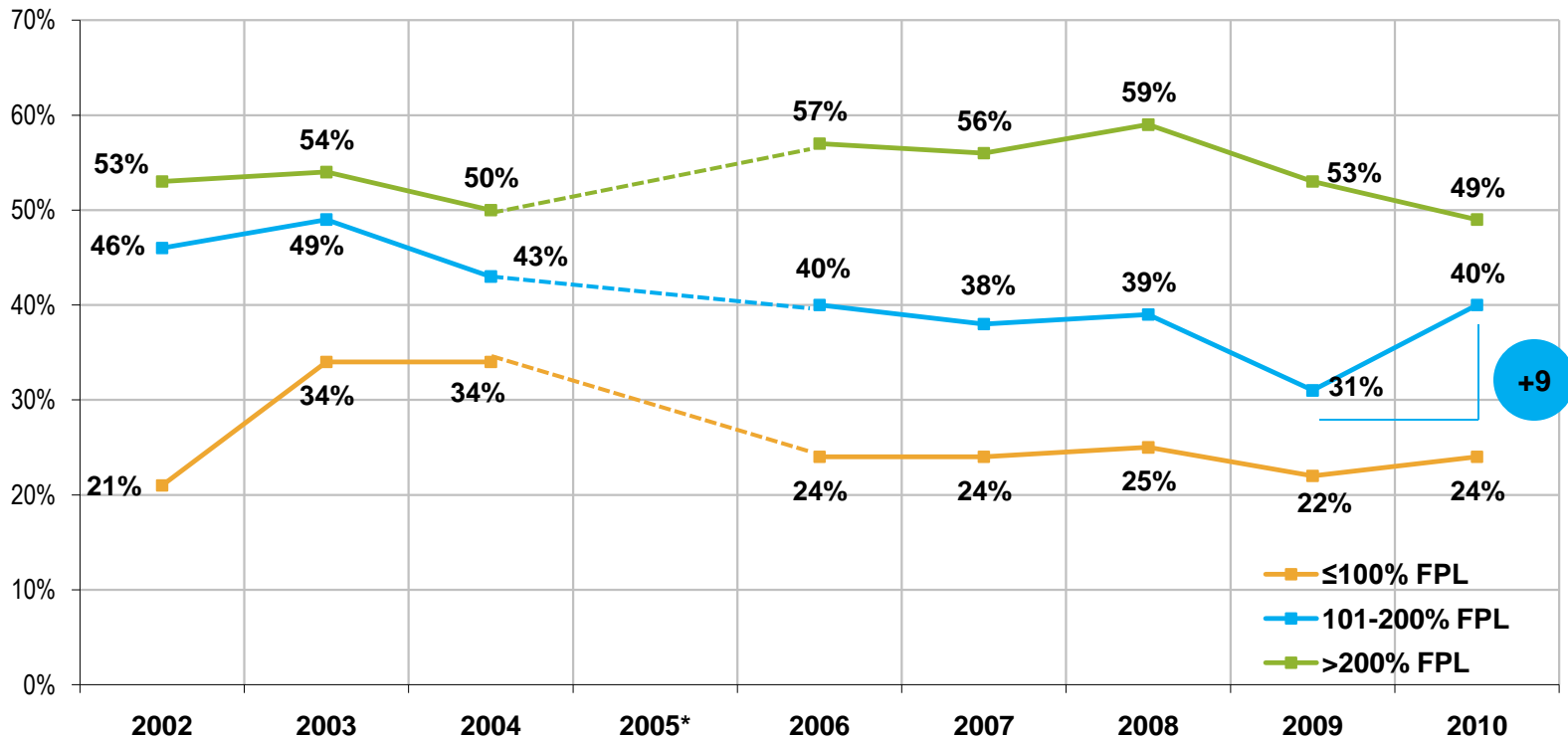
% Workers Receiving Employer-Sponsored Health Insurance for Themselves



*2005 omitted due to data limitations

Trends are different for employer-sponsored health insurance for workers' family members. In 2010, workers at and near poverty returned to pre-recession levels for this benefit, while workers earning above 200% FPL continued to lose ground.

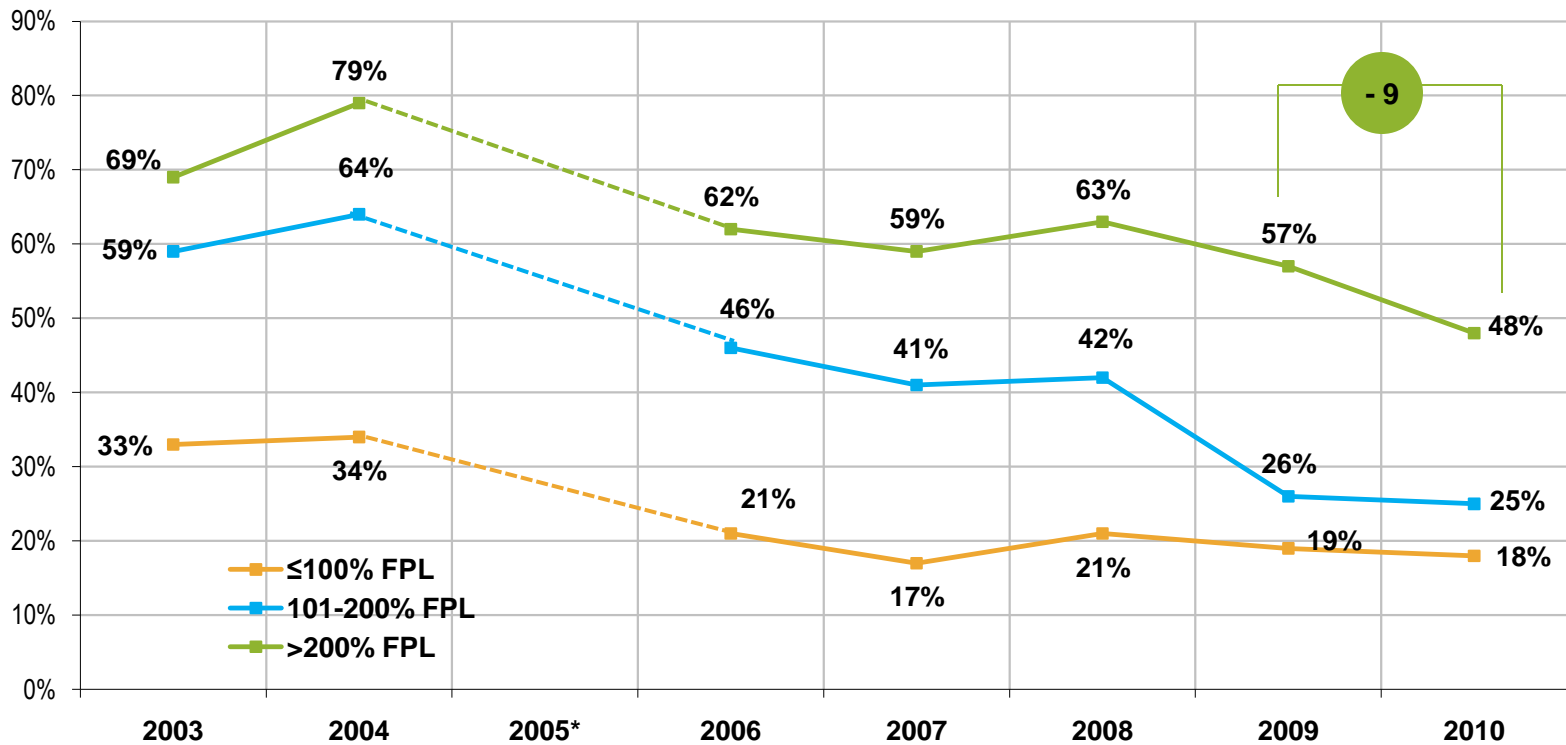
% Workers Receiving Employer-Sponsored Health Insurance for Family



*2005 omitted due to data limitations

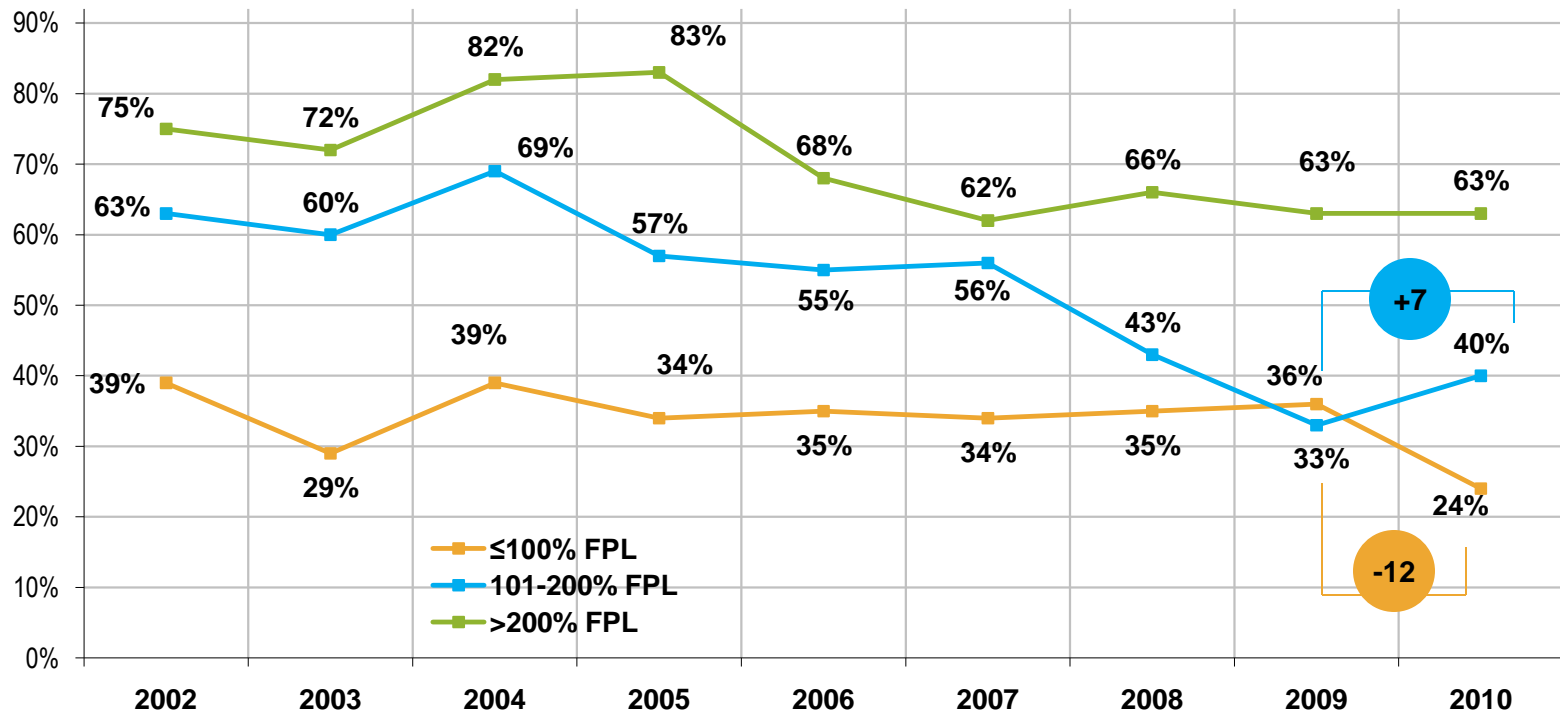
Across income levels, prescription drug coverage from employers continues to slide downward for New York workers, with the biggest drop this year among moderate-to-higher income workers.

% Workers Receiving Employer-Sponsored Prescription Drug Coverage



Paid sick leave has declined dramatically over the course of the decade. The lowest-income workers were far less likely to report receiving this benefit in 2010 than in recent years.

% Workers Receiving Paid Sick Leave from Employer



Acknowledgements

- ❖ The Community Service Society draws on a 160-year history of excellence in addressing the root causes of economic disparity. CSS is an informed, independent and unwavering voice for positive action that serves the needs of our constituents: low- and moderate-income New Yorkers who are too often left out of the policy conversation.
- ❖ The Unheard Third 2010 is generously supported by The New York Community Trust.
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- ❖ Please contact Krista Pietrangelo at kpietrangelo@cssny.org or 212.614.5468 with questions.